

Housing Assistance Policy

(Reviewed 2017)

Introduction

Our homes have a huge impact on the overall quality of our lives. Our health, safety, welfare and future prospects are all affected, to some degree, by the quality and suitability of our homes.

The Council remains committed to improving the condition of the housing stock in the Borough across all tenures and to using the powers available to achieve this.

This Housing Assistance Policy sets out how the Council intends to use its powers under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 to improve the quality of privately owned houses for those most in need. The Regulatory Reform Order (RRO) gives the Council the power to adopt a Housing Assistance Policy to improve living conditions in St Helens and to provide financial and other assistance in a way which best suits local circumstances and within the financial resources available. This activity is integral to supporting and maintaining sustainable and healthy communities and supports the Council's long term vision for St Helens.

The Council shares the Government's view that prime responsibility for maintaining and improving housing rests with individual owners, but acknowledges that there are occasions, when owners do not have the resources to improve their homes to remedy significant hazards, that the Council has a role to play in providing access to good quality information and advice and to suitable sources of funding.

The Housing Assistance Policy identifies the forms of financial and other assistance that will be available from the Council to assist vulnerable homeowners, owners of private rented property and disabled people to improve or adapt their homes, the eligibility criteria for assistance and the terms upon which this assistance will be provided.

Against a background of significantly reduced funding, priority for funding in this policy will be given to those residents with disabilities applying for a mandatory Disabled Facilities Grant to adapt their homes to meet their needs. All other types of assistance are discretionary and will be subject to the availability of funding.

This Policy aims to ensure that the Council continues to provide much needed housing support services to the most vulnerable householders living in the Borough.

Service provision therefore will be based upon an assessment framework to ensure that the most cost effective and value for money solutions are accurately targeted at those with the greatest needs.

The Policy sets out the service assessment framework and contains a toolkit of measures available which seeks to deliver improved health outcomes.

Housing Assistance Policy

(Reviewed 2017)

Context

St Helens has witnessed significant improvements in recent years in relation to the condition of the private sector housing stock. Programmes of intervention, selective demolition, homeowner investment and public investment of £16m over the past four years have helped to raise the standards of housing in the borough. The key features of the Borough's housing stock are shown below.

- 18% of all dwellings in the Borough were constructed pre 1930;
- The stock profile of the Borough is 29 % terraced properties, 48% semi detached and 5% flat type accommodation;
- 16% of properties do not meet the minimum statutory standard (has 1 or more HHSRS Category1 hazard);
- The majority of Hazards identified relate to Falls on Stairs and on the Level and Damp / Mould Growth and Excess Cold;
- The level of disrepair in the private rented sector is 36%, substantially higher than the Borough average of 6%;.
- Level of vulnerable households in the private rented sector is 48% compared to 24% for owner occupiers;
- 2% of homes in the Borough do not have central heating

(BRE St Helens Stock Model 2013)

The condition of the private housing stock is therefore a major challenge in the local authority, with 'excess cold' and fall hazards being the major problems identified. These findings are in line with national survey statistics and indicate that the Council should target resources towards elimination of these key hazards, often at low cost, in order to maximise improvements to housing stock whilst directly benefiting the health of occupants.

St Helens has an aging population and high levels of disability along with excess winter death rates higher than any of our neighbouring local authority areas, and higher than the regional and national levels. The following extracts summarize the key evidence which supports the health and safety priorities set out in this policy and inevitable increasing demand for services offered by the home improvement agency. Further information on Health and related needs for St Helens are included in Appendix1.

Health summary for St Helens

Domain	Indicator	Local No. Per Year	Local Value	Eng Avg	Eng Worst
Disease and Poor Health	Hip fracture in 65s and over	209	539.1	457.6	631.3
Life expectancy	Excess winter deaths	130	23.0	18.1	32.1

Housing Assistance Policy

(Reviewed 2017)

and causes of death	Life expectancy – male	n/a	75.9	78.3	73.7
	Life expectancy – female	n/a	80.3	82.3	79.1
	Infant deaths	8	3.95	4.71	10.63
	Early deaths: heart disease & stroke	198	93.2	70.5	122.1

(Source: Department of Health. © Crown Copyright 2011)

Hip Fracture

Key data

- The average cost to the State of a fractured hip is £28,665. This is 4.7 times the cost of a major housing adaptation and 100 times the cost of fitting hand and grab rails to prevent falls
- Falls leading to hip fractures cost the NHS £726million annually. Housing adaptations, including better lighting, can reduce the number of falls
- Housing adaptations reduce the need for daily visits and reduce costs for more intensive home care
- Postponing entry into residential care by just one year through adapting people's homes saves £28,080 per person
- Evaluations from local Telecare interventions reveals savings around emergency hospital and residential care admissions
- The average cost of a Disabled Facilities Grant pays for a stair lift and level access shower. These items will last for 5 years. The same expenditure would be enough to purchase the average home care package for just one year and three months.

(Source: APPG on Housing and Care for Older People – Living Well At Home Inquiry ©Counsel and Care 2011)

Excess Winter Deaths

Excess Winter Deaths Index (EWD Index) for all persons is the excess of deaths in winter compared with non-winter months expressed as a percentage. Winter months are December to March.

Excess Winter Mortality Index Comparison with the National Picture and North West

	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16*
St. Helens	14.6	40.2	26.5	14.2	12.8	34.4	10.4	19.4	15.7
North West	14.5	22.6	16.5	15.5	14.4	20.9	11.8	26.9	15.4
England	15.7	23.6	16.9	16.7	15.8	19.8	11.3	27.2	14.6

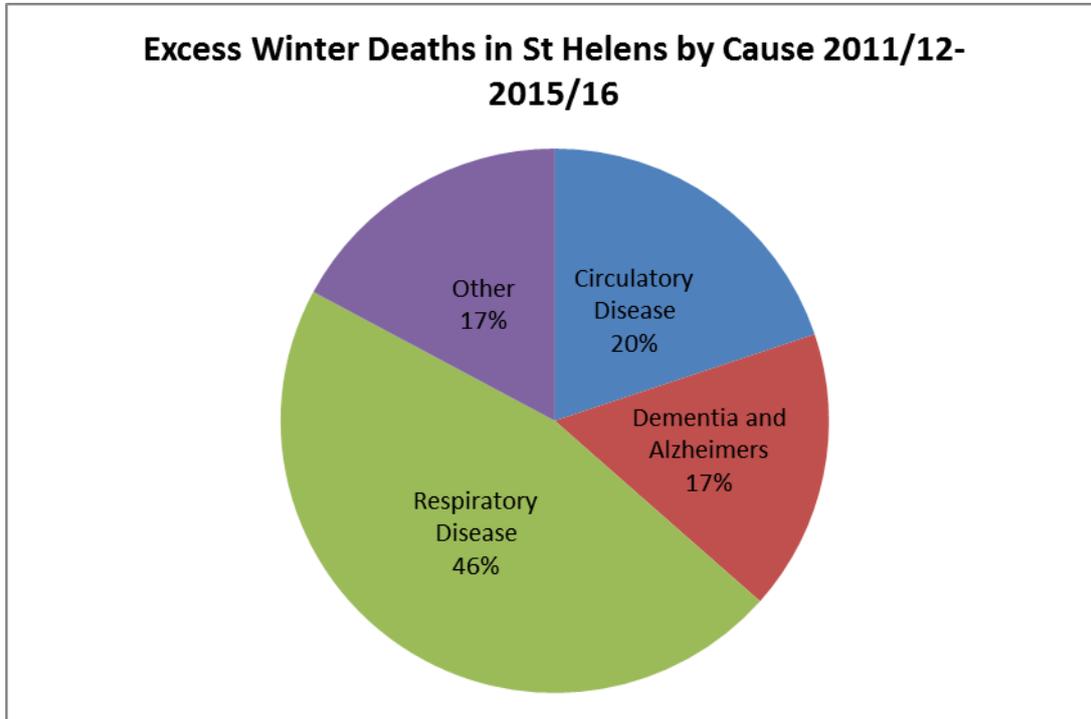
Source: Office for National Statistics, Excess Winter Mortality Data.

An EWMI score of 20.0 would indicate that Winter deaths in an area were 20% higher than the corresponding number of summer deaths. *Data for 2015/16 is provisional

Housing Assistance Policy

(Reviewed 2017)

Information on excess winter deaths is important in tackling certain premature deaths, in supporting energy efficient intervention in housing and also in encouraging fuel poverty referral. The Public Health Outcomes Framework includes an indicator for reducing excess winter mortality within Domain 4 – Healthcare public health and preventing premature mortality (Source DoH 2012 Healthy Lives, Healthy People: Improving outcomes and supporting transparency. Part 1: A public health outcomes framework for England, 2013-2016)



Source: St Helens Public Health Intelligence Team derived from HSCIC Mortality Data

The above chart provides a breakdown of the leading causes of excess winter deaths for St Helens.

Excess Winter Morbidity

Excess Winter Morbidity due specifically to excess cold and fuel poverty can be characterised by physical illness, impaired mental health and wellbeing and accidents as listed in the table below.

Health Morbidity Risk	Effects
Cardiovascular Disease	Increase in blood pressure Increase in risk of heart attack or stroke
Increased Respiratory Disease	Impairment of lung function exacerbating asthma and COPD events
Impaired Mental Health and Wellbeing	Stress, Depression and Social isolation
Physiological Changes	Allergies, Mild infections
Increased Accidents in the home	Falls

Housing Assistance Policy

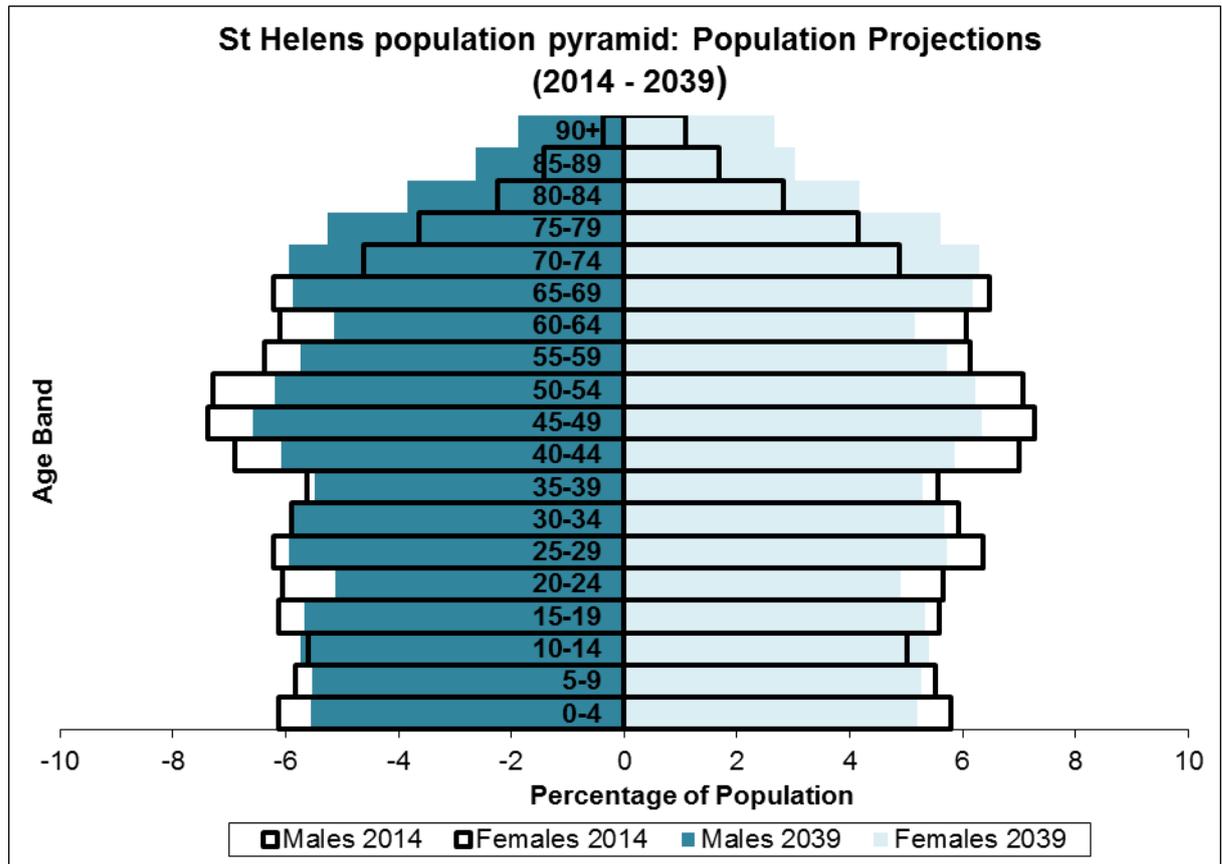
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Demographic

The resident population of St.Helens is 177,600 people (2015 mid-year estimate, ONS). This has increased over the last 7 years and is predicted to increase year on year over the next 25 years.

The population projections indicate that there will be a 4% increase of the total population by 2025 (from the 2014 data). The largest change is predicted to be in the elderly (85 year olds and older) with a 54% increase.

Population projections by age group, 2014 and 2039



Source: Subnational Population Projections, ONS, 2014

Overall, the average age for the Borough would increase from 41.2 years in 2014, to 42.8 years in 2025 and 44.2 years in 2039.

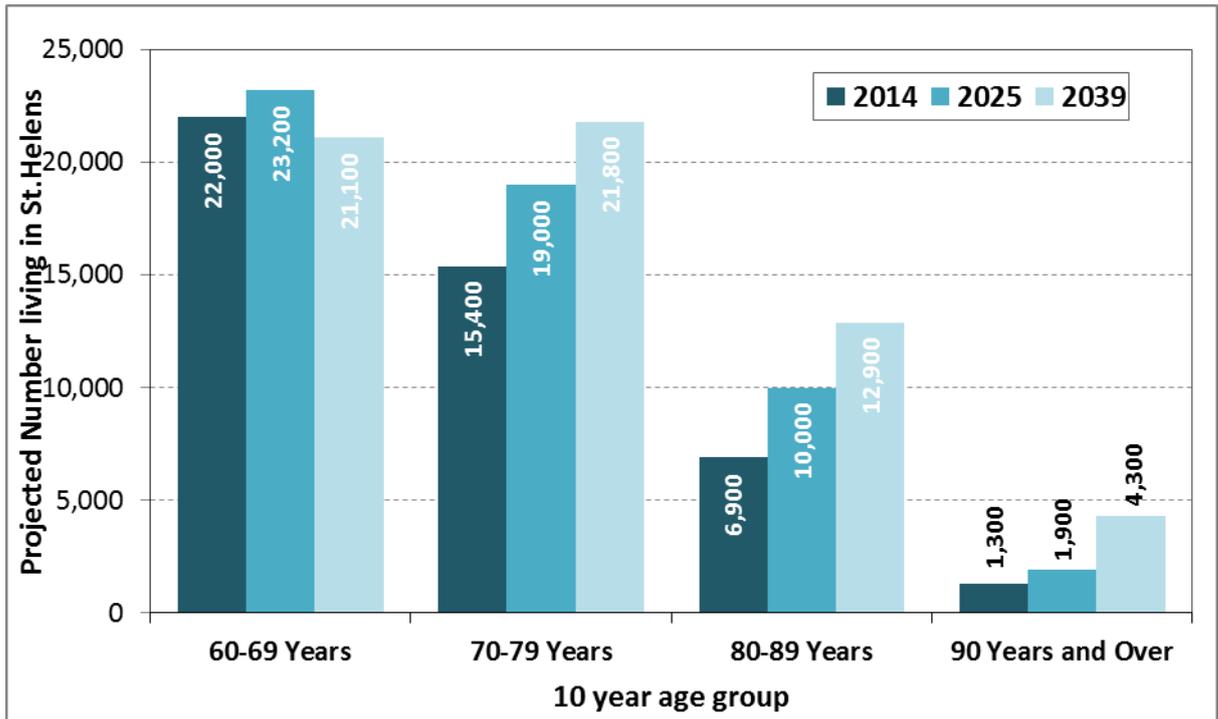
The number of residents in their 80s is expected to almost double, from 6,900 in 2014 to 12,900 in 2039. The number of residents in their 90s is projected to almost triple from 1,300 to 4,300.

This ageing of the local population is likely to increase the incidence of diseases linked to older age and the incidence of co-existing diseases and therefore increase the number of older people with complex needs. Without successful intervention and prevention, including housing interventions, this is likely to increase demands on health and social care services.

Housing Assistance Policy

(Reviewed 2017)

Projected St.Helens resident population aged 60+ years by 10 year age band, in 2014, 2025 and 2039



Source: ONS (2015)

Strategic Relevance

In relation to the local context, this Policy is a supporting document of the Council's Housing Strategy which contains specific aims and objectives in relation to the quality and sustainability of housing stock and neighbourhoods within the Borough, the economic links with housing and supporting vulnerable people. This Policy is also intrinsically linked to the Empty Property Strategy, the Private Rented Sector Strategy and to the Fuel Poverty Strategy, which target specific sections of the housing market but which have wider reaching influence across the whole of the Borough's housing offer.

The St Helens Council Delivery Plan 2016/17 sets out the future strategic direction of the Council and its key Partners, providing a long-term vision for the economic, social and environmental wellbeing of St Helens. The plan is underpinned by two key ambitions:

'Improving People's Lives and Creating a Better Place'

The interventions of the Home Improvement Agency and the overall housing quality remit have a significant positive impact on Plan which contains the following vision for the Borough:

- Being Healthy and Active
- Being Skilled and Educated

Housing Assistance Policy

(Reviewed 2017)

- Being Independent and Empowered
- A Safer and Stronger Place
- A Cleaner, Greener and Accessible Place
- A Thriving, Vibrant and Competitive Place

These priorities have been set at a time of significant challenge and it is acknowledged that severe public spending constraints together with a number of key organisational, structural and legislative changes will impact on service delivery.

Housing services are particularly affected by the national agenda, with welfare reform and cuts to funding likely to have a major impact on vulnerable households and their ability to remain healthy and independent in their homes. It is to be expected that referrals for housing services will continue to increase whilst specific capital funding for private sector housing interventions ceased to exist from April 2011.

The move towards Local Authority and commissioning of public health services has also seen an increased focus on the role housing interventions have in delivering the social care agenda. The public health white paper, 'Healthy Lives, Healthy People' contains the Government's approach to tackling the public health challenges with emphasis on the role of public health within a framework that delivers efficiencies in service, with robust evidence of need enabling targeted interventions. The Marmot review estimated that the inequality of illness costs the economy between £56bn and £60.5bn and health reforms are expected to contribute to reducing this cost, particularly through enabling local areas to lead on public health matters. The role of good quality housing in the prevention of ill health is increasingly acknowledged and is likely to lead to increased service and funding opportunities as the Council works with Health Commissioners to deliver the emerging health and social care agenda. Housing services and fuel poverty are featured within the local Joint Strategic Needs assessment and this has resulted in significant financial support, maximising the Better Care Fund to further develop and sustain the Home Improvement Agency's delivery of housing services to vulnerable households. This Housing Assistance Policy will enable the Council to maximise interventions to meet the social care agenda by providing a responsive and flexible home improvement agency service.

Consultation

In order to take this strategy forward we have consulted with stakeholders including the following agencies by developing a steering group who have reviewed the successes and areas for improvement around the previous policy and have also had a direct input into the development of the priorities and content of this document.

Stakeholders included:

- Registered Social Housing Providers
- Council Equalities Officer
- Halton and St Helens PCT (Public Health Evidence and Intelligence Team)
- Adult Social Care and Health
- St Helens Council Legal Services
- Client Group / Service Users (over 50s Group)
- Client Group / Affordable Warmth Conference attendees

Our consultation sessions highlighted the following issues:

Housing Assistance Policy

(Reviewed 2017)

- Stakeholders liked the flexibility of process
- Need to assist vulnerable people Borough wide
- Support for strong enforcement rather than loans to landlords (non landlords)
- Strong support for targeting interventions towards health improvement

In relation to prospective clients, we have held a focus group session with 39 residents who were members of St Theresa's over 50's Church Group. They were asked a number of structured questions in relation to perceptions of the service and their views on the future policy direction. The main issues emerging from the consultation with service users were:

- Support for Borough wide assistance to vulnerable householders
- Uncertainty regarding providing loans to landlords as respondents felt that they were businesses and should not qualify for assistance
- Uncertainty with regard to loan products, particularly Equity Release – seen as 'last resort' if nothing else available
- Support for loans targeted towards priority groups to assist with energy efficiency measures
- Support for small value grants were loan provision not cost effective.
- Preference for dealing with the local authority – perceived as more accountable and credible
- Strong awareness / previous service use of the Handyman Service
- Support for service charges in relation to the Handyman Service.

A further consultation was held at the Council's Affordable Warmth Conference in October 2011, in which 50 attendees / prospective clients responded to 6 questions around the Home Improvement Agency service. 94% of respondees agreed that interventions should target improvements to health and well being. Again, there was a strong awareness of the HIA service although only 10% had previously used it. Responses obtained regarding additional handyman services and potential willingness to pay for these will be considered as part of the HIA business plan with regard to further development of sustainable, cost effective services.

All of the above issues have been addressed within this Policy and we will continue to consult with a wide range of stakeholders' post-implementation of this Policy (see section on Monitoring & Evaluation for more details).

In addition to this consultation, an Equalities Impact Assessment has also been completed in conjunction with the Council Equalities Officer and is attached for information at Appendix 7.

Health Impact Assessment January 2012

In January 2012 this policy was subject to a Health Impact Assessment. This process leads to a systematic, evidence based assessment of the potential health impacts that this policy may have on health, identifying both positive and negative impacts. The aim of carrying out this assessment was to ensure that this policy maximised potential positive health impacts and to identify areas which may need further development in order to more effectively deliver improved health outcomes for the people of St Helens. Members of the Assessment group included Officers from both the Council and Halton and St Helens PCT. A summary of the Health Impact Assessment recommendations can be found at Appendix 2 and the full document can be downloaded from the Council's website.

Housing Assistance Policy

(Reviewed 2017)

Our priorities

The following key priorities have been reviewed and remain relevant to support the ongoing delivery and development of the Housing Assistance Policy:

- **To establish new linkages with the third sector to maximise the services offered by organisations within this sector**
- **Improve the health outcomes of vulnerable people living in sub standard housing**
- **Contribute to preventing avoidable poor health and accidents arising in housing occupied by vulnerable people**
- **Reduce the number of homes that fail to meet the minimum statutory standard for housing**
- **Review and further develop the Home Improvement Agency Assessment process as necessary to ensure equitable delivery of services to vulnerable clients**
- **Use the Housing Health and Safety Rating System to address health inequalities**
- **Achieve consistently high levels of customer satisfaction in relation to performance**
- **Address issues of fuel poverty and to improve year on year performance against Carbon targets**
- **To support the overarching agenda of personalisation and promoting independent living for vulnerable residents**
- **To further develop and strengthen linkages between housing, health and social care partnerships and the wider community safety agenda**
- **To remain flexible and responsive to any changing national policy and delivery issues in relation to energy efficiency and 'hard to treat' housing agenda**
- **To maximise access to the service in order to deliver the key priorities listed above**

This Policy sets out the Home Improvement Agency Assessment process and the toolkit of measures available/ services on offer.

It sets out the assistance that is available via the local authority although the clear ethos through this document is one of enabling, rather than providing investment and funding. This Policy therefore wishes to encourage self-assistance where possible, but recognises that for vulnerable residents there will be a need to provide direct services and support. The Government has defined 'vulnerability' and this Policy would subscribe to that definition – however, it is important that this policy is sensitive to local needs and circumstances.

Prioritising our investments

Within this context of encouraging self dependence where possible, it is important to recognise that our resources to deliver improvements within the private sector are not endless and as such we intend to prioritise our investments to ensure that we assist the most vulnerable residents in raising their housing standards and thereby improving their health outcome. Our local analysis has indicated that there are still key needs around older residents and residents with disabilities – and these two groups will continue to be the focus for future prioritisation of service whilst we continue to encourage self-dependence for other residents.

Housing Assistance Policy

(Reviewed 2017)

Ensuring Effective Linkages

In recent years there has been increased strategic awareness of the effect housing has on a number of agendas, for example, health, climate change, social mobility and the economy. This policy seeks to remain responsive to changing agendas, whilst increasing identification and monitoring of service outcomes will assist further developments. It is expected that effective linkages with other services will lead to more effective use of Council resources.

Meeting our statutory responsibilities

In accordance with our statutory duties, the Council seeks to review housing conditions within the borough on a regular basis. This will take the form of a House Condition Survey on five -yearly intervals and we will seek to update our intelligence on an annual basis. This information will be used to inform future development of this policy and the prioritisation of resources.

Home Improvement Agency Assessment and Toolkit of Services

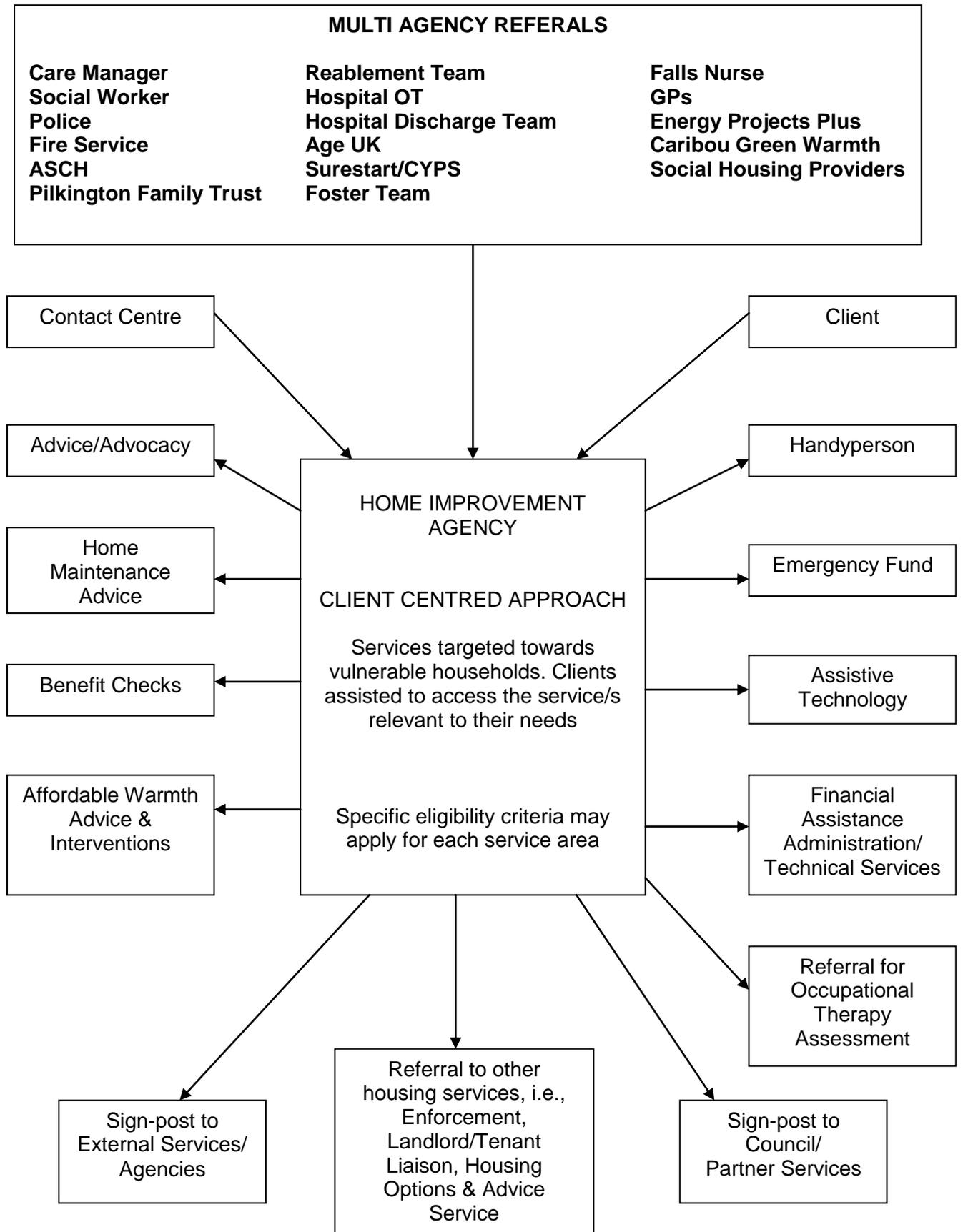
This section highlights the toolkit of measures and interventions that are available to address issues of poor quality housing with a focus on improving health outcomes. The toolkit is accessible to all residents, from advice and inter agency referral to targeted interventions in individual properties following an assessment of the client's circumstances. Using the Health and Safety Rating System as a method of assessment, any financial assistance interventions are increasingly targeted towards supporting improved health outcomes and reducing risks caused by the housing environment. The provision of services which seek to prevent future risks to health through poor housing is a significant contribution towards the wider health, social care and economic agendas.

Following the Government's removal of the Private Sector Housing Budget from 2011, it is no longer possible to provide high value financial assistance targeted across the Borough. However, by the increased use of the Home Improvement Agency to provide a network of support services, it will be possible to provide assistance to increasing numbers of vulnerable households whilst maximising available capital budgets through cost effective delivery of low value but high health and safety impact interventions which may also contribute to achieving decent homes.

Housing Assistance Policy

(Reviewed 2017)

Home Improvement Agency Services /Linkages



Housing Assistance Policy

(Reviewed 2017)

Agency Services

St Helens Home Improvement Agency is a locally based, not for profit organisation, focussed on helping older, disabled and vulnerable homeowners, private tenants and housing association tenants to repair, maintain or adapt their homes. The Agency's prime purpose is to help people continue to live in their own homes in comfort, safety, security and independence.

The Councils HIA services were historically delivered by Care and Repair, under the management of Arena Options, a division of Arena Housing Association. This partnership was in place since 1988 when the agency was first established. However these services were placed with the local authority in November 2007 following a change to Arena's business strategy. St Helens Home Improvement agency was launched in April 2009 and is directly managed by the Council. It is an amalgamation and development of the following previous services:

Council In House Agency (Adaptations / Housing Assistance)
Care and Repair (including handypersons)
Affordable Warmth Unit
Careline (Assistive Technology)

The Agency's main objectives are as follows:

- To enable older people and disabled home owners and private tenants to remain in their own homes for as long as possible, if this is their wish
- Maintain and improve the quality of life for older and disabled homeowners and tenants
- Avoid the need for premature moves into institutional care and to assist in the discharge of people from hospital.
- Maintain the quality of the housing stock in the borough.
- Assist the client group to maintain a level of comfort and security, promoting their physical and mental well-being,

The growth in the proportion of the population over pensionable age, the weakening of family ties, the growing tendency for older people to live alone as well as the high levels of disability within the general population in the Borough means the agency provides essential support services for vulnerable groups which goes beyond those provided by public organisations in pursuance of their statutory functions.

The range of services currently offered is as follows:

Adaptations Service

This service is available to all clients accessing Disabled Facilities Grants and involves a dedicated case worker officer who visits clients in their home, assists in filling in application forms and ensures all necessary documentation is provided. In addition Technical Staff prepare the necessary plans and schedules of work, obtain quotes and liaise with contractors on the client's behalf.

Housing Assistance Policy

(Reviewed 2017)

Housing Financial Assistance Service

This service is available for all clients eligible for general improvement grant/loan assistance. This service supports a home visit by a dedicated officer to assist clients to complete the application and gather any necessary supporting documentation. Technical support is also provided (as per Adaptations cases).

For clients owning their own homes and needing to release funding for larger scale improvement works the HIA will direct them to further sources of independent financial advice, i.e. the Government's Money Advice Service.

Handy Person Services

The Council directly supports the delivery of a handyman service through the Home Improvement Agency. The service is managed and monitored by the HIA to ensure that it remains responsive to the needs of clients, with cost effective delivery within short timescales. Many requests for aids and adaptations for clients are non-complex and do not involve structural alterations, i.e. provision of grab rails. In these cases the DFG process is unnecessarily complex and time consuming and so the provision of the handyman service enables completion of minor works outside of the more complex framework.

The Council also supports delivery of a general handyman service to assist vulnerable clients with small-scale maintenance, repair and safety measures in their home. The HIA works in partnership with a wide range of agencies to provide handyman services, which respond to the needs of clients, developing and seeking support funding as required. In relation to future service development, the potential for charging fees for some elements of the service may need to be considered. Separate consultation will take place before any charging regime is implemented.

General Advice / Housing Support Services

The Agency can be accessed to provide a wide range of advice and support in relation to housing matters, to meet the wider objectives of the Home Improvement Agency. All advice is free of charge and can include home safety/ maintenance advice, fire safety checks, accident prevention measures, welfare benefit checks and general support / referral to other agencies as necessary. However, a small fee is charged for access to Core Agency Service, i.e. support to enable privately funded works.

Assistive Technology Services

The Assistive Technology services delivered by the Agency provide a wide range of equipment designed to meet the assessed needs of the individual by aiming to increase the scope of safe activities, promote independence and establish the well being of vulnerable people. The provision and maintenance of Telecare equipment provide access to a monitor and response service over the lifeline system of Careline, enabling rapid response and access to emergency services in the event of alarms being raised. These services are normally provided to people who are at risk of falling, at risk of admission to hospitals, in aftercare, in the early stages of dementia and to provide access to properties for carers and health workers.

The Home Improvement Agency also delivers stand alone Assistive Technology relating to items that generate audio or visual alarms within the property i.e. cold

Housing Assistance Policy

(Reviewed 2017)

alarms, CO monitors and items of equipment that allow safe and secure access i.e. digital locks and electronically operated remote locking. The provision of minor adaptations that give assistance with daily living also come under the banner of Assistive Technology.

Affordable Warmth Services

St. Helens Council has a strong track record in delivering energy efficiency services and in developing measures to address fuel poverty in the borough. The delivery mechanism adopted currently is the Affordable Warmth Unit (AWU) which is a broad ranging project that tackles the serious issue of fuel poverty head on by helping create warmer, safer and more affordable places to live.

The AWU, now an integral part of the Council's Home Improvement Agency, was set up as a one-stop shop to deal with all issues relating to fuel poverty. The AWU reduces fuel poverty through a number of home improvement schemes, including Council funded insulation programmes as well as complimentary disciplines such as energy price comparison service, referrals for benefit entitlement checks, provision of energy efficiency advice and information, and distribution of energy saving devices available periodically via utility carbon saving obligations. A particular area of concern which the AWU wishes to address is that of reducing winter death and ill health from inadequate home heating and insulation amongst vulnerable persons whilst improving, wherever possible, household income levels. This supports the implementation of the Housing Health and Safety Rating System and eliminates the prevalence of 'excess cold' at source.

In addition to the above services the AWU utilises the St. Helens Council Emergency fund. This unique initiative allows emergency works to be undertaken in times of crisis, an example of this, but not limited to this, may be where a homeowner with a condition affected by the cold e.g. a respiratory illness or a stroke suddenly finds themselves without heating and cannot afford to pay for a repair/replacement boiler. The emergency fund can be used to fund the repair of a boiler, or installation of interim heating appliance/s, where it would be detrimental to the homeowner's health to wait for more expensive grant / external funded options or whilst other long term health-related options are being explored. The AWU also promotes and takes advantage of any Government and utility initiatives i.e. Energy Company Obligation (ECO) as they become available.

The Council will continue to develop new energy efficiency grants/loans utilising Council funding and where opportunities present themselves external monies will be sought. Examples of this are charitable funds such as Foundations Independent Living Trust and Utility Scheme Redress monies through Nation Energy Action which resulted in over £200K of additional grant investment to fund boiler works and repairs in the Borough from 2015 – 2017.

The Government published a new national Fuel Poverty strategy, "Cutting the cost of keeping warm" in March 2015 with the aim of providing a framework through which to deliver this target. The Strategy also sets the following interim milestones:

- As many fuel poor homes in England as is reasonably practicable to Band E by 2020
- As many fuel poor homes in England as is reasonably practicable to Band D by 2025

The national strategy seeks to build on partnerships with the NHS, with potential to develop 'GP prescription' initiatives. The Council, through our current strong partnership

Housing Assistance Policy

(Reviewed 2017)

and funding relationships with Public Health and Social Care, is therefore in a strong position to access any such initiatives as they are developed.

St. Helens Council Annual Fuel Poverty Conference is just one high profile event organised by the AWU to highlight the issue of fuel poverty and promote services to St. Helens residents, professionals and Council members.

Referral / Support To Access External Services

The Home Improvement Agency and other Housing services can also make referral to other organisations and signposting to appropriate service providers. This includes linking to other partner agencies for the provision of energy efficiency grants to vulnerable residents.

There are wide ranges of partners to whom we signpost residents, ensuring those opportunities for external assistance are maximised. The flexibility of the Home Improvement Agency approach ensures that it can respond to issues / emergency situations as they arise. An example of this was the staff support provided during January 2010 to ensure vulnerable clients continued to access Council services during extreme cold weather which left many people house bound

Housing Assistance Policy

(Reviewed 2017)

Housing Financial Assistance

Overview

All Housing Financial Assistance is subject to the capital budget available in any given year and as such will be affected by current economic climate and the potential for budget reductions. From April 2011 the national Private Sector Housing Budget is no longer available but the Council still has a duty under the Housing Act 2004 'to keep the housing conditions in their area under review with a view to identifying any action that may need to be taken...' The Council will therefore seek to maximise any finance which may become available i.e. through capital receipts generated by repayment of previous loans, and will also actively seek additional funding streams when appropriate. The Capital Budget for housing will be set on an annual basis and delivery of Home Improvement Agency services will be responsive to the available budget and potential demands from partnership agencies and external funding.

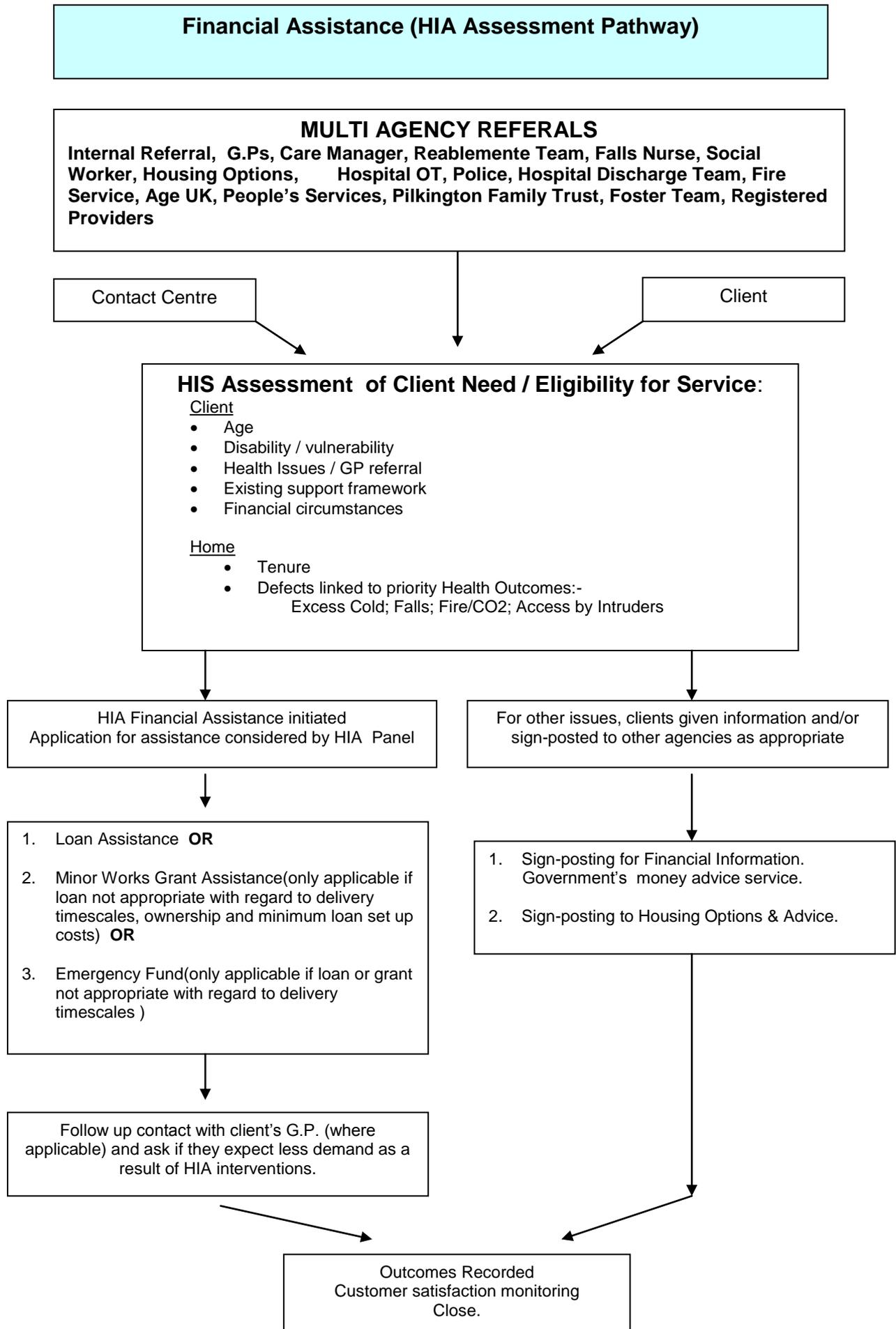
Priority will be given to assistance which reduces the risk to health and potential demand for hospital services caused by poor housing conditions. The emphasis within this policy to restrict financial provision to lower value products whilst still tackling major hazards will ensure that a greater number of vulnerable households obtain assistance and that demand for the service will be met.

Access to Housing Financial Assistance (excluding Disabled Facilities Grant and Relocation type assistance) will be determined through the Home Improvement Agency Assessment process, ensuring that all other forms of assistance available are investigated on behalf of the client. These applications will be determined by the Home Improvement Agency Panel and any clients wishing to query the outcome of the panel assessment will be required to provide their case in writing to the Manager, Private Housing Initiatives. More information regarding the specific financial terms and conditions can be found in the Technical Appendices to this document.

Those clients who do not qualify for financial assistance automatically access a range of non-financial assistance / agency advice and support as necessary.

Housing Assistance Policy

(Reviewed 2017)



Housing Assistance Policy

(Reviewed 2017)

St Helens Council Loans Product

The current Council loan scheme secures the Council's interest in the property via a charge against the property with HM Land Registry for the amount of eligible works and the fee to cover land registration and legal costs. The loan is interest free and repayable only on future sale or disposal of the property. Whilst applicants are not able to repay the loan via regular instalments, they are able to repay in full prior to any property sale if requested by the owner. The loan limited to a maximum of £5,000 and aimed specifically at removing significant (Category 1) hazards in the home environment in the following high priority areas:

- Excess cold (linkages to affordable warmth, fuel poverty, energy efficiency and carbon reduction)
- Falls
- Fire / CO2
- Access by intruders

Clients will only be eligible following Home Improvement Agency assessment of their circumstances, which will include evidence of existing health needs, financial assessment and other social / care packages in place. Loan assistance will only be considered if supported by medical evidence of client's health need and if other sources of funding have been investigated. It is expected that loan provision will be targeted towards individuals who are currently facing significant risk in their homes from the above hazard defects and whose health will be improved through direct intervention.

Loan Assistance		
Eligibility Criteria	Conditions	Amount
<p>Only for consideration following HIA assessment.</p> <p>Applicant has an owner's interest which is registered with Land Registry</p> <p>Client aged 60 years+, disabled, in receipt of a means-tested benefit or otherwise vulnerable and unable to pay.</p> <p>Identified need for works to remove Category 1 hazards leading to a verifiable improvement in health of client or will prevent poor health/injury e.g. heating repair, installation or modification</p>	<p>Property occupied by applicant or a family member as their main residence until loan repaid.</p> <p>Property to be covered by building insurance until loan repaid</p> <p>Application assessed using Council's Home Improvement Agency Service</p>	<p>£5,000 maximum cost of remedial works</p> <p>Loan repaid at end of loan term (25yrs) or on sale or transfer unless to a person who occupied the property at time of application. Only one succession allowed and any further sale or transfer will require repayment.</p> <p>Voluntary repayment of full loan amount may be made prior to sale / end of loan term.</p>

Housing Assistance Policy

(Reviewed 2017)

Minor Works Grant

As with the loan scheme, provision of individual minor works grant will only be considered following full Home Improvement Agency assessment, and where it can be shown that:

- Provision of loan product will not be cost effective (i.e. works less than £2K), and / or
- Small scale emergency works totalling less than £5K are required within very quick timescales to prevent imminent health and safety risk, and / or
- Vulnerable householders who cannot access the loan product but would benefit from small scale works less than £5K (examples of this include clients with insufficient mental capacity to enter into a legal agreement, absentee co owners, lack of 1st registration with HM Land Registry).

Grant assistance will only be considered if supported by evidence of client's health need and if other sources of funding have been investigated.

Minor Works Grant Assistance		
Eligibility Criteria	Conditions	Amount
<p>Only for consideration following HIA assessment in cases where Loan not appropriate or applicable</p> <p>Applicant has an owner's interest</p> <p>Client aged 60 years+, disabled, in receipt of a means-tested benefit or otherwise vulnerable and unable to pay.</p> <p>Identified need for works to remove Category 1 hazards leading to a verifiable improvement in health of client or will prevent poor health/injury e.g. heating repair or modification.</p>	<p>Property occupied by applicant or a family member as their main residence expiry of grant condition period (3 years).</p> <p>Grant to be repaid if property sold and / or it is no longer owned and occupied by applicant within 3 years of grant certification</p> <p>Application assessed using Council's Agency Service</p>	<p>£5,000 maximum cost of remedial works</p> <p>Not repayable unless applicant breaches owner / occupier condition.</p>

Housing Assistance Policy

(Reviewed 2017)

Scheme Based Grant Provision

From time to time funding may become available to target a block of properties / multiple householders with small scale financial intervention. The Home Improvement Agency will carry out an assessment of any proposed scheme and the funding available to ensure that the project effectively targets priority health improvement measures and client base. Details of the scheme and any specific eligibility criteria will then be made available following approval from the Director, People's Services.

Examples of this type of scheme include provision of low level energy efficiency work to vulnerable householders across a block or type of properties, in order to maximise available funding from Utility companies / other organisations.

Emergency Fund

The Council has discretion to offer Emergency Funding to enable a *'fast track'* mechanism for the provision of essential, small-scale works for the most vulnerable householders in the borough. Applicants are referred via the local authority or its partnership agencies and assistance is targeted towards exceptional circumstances where the speed of action and circumstances rule out other methods of support. Examples of such circumstances would be to enable hospital discharge or to address urgent health and safety issues.

Generally in the case of privately rented properties, the Local Authority would expect the landlord to meet his/her duty to respond to any emergency works or matters requiring urgent attention.

Except in exceptional circumstances, a maximum cost of £1,000 for emergency works will be applied.

Emergency Fund		
Eligibility Criteria	Conditions	Amount
Only for consideration following HIA Assessment where Loan Product / Minor Work Grant not appropriate or applicable Client aged 60 years+, disabled, in receipt of a means-tested benefit or otherwise vulnerable and unable to pay. Imminent risk to health or safety exists or delayed hospital discharge may result e.g. heating repair or modification.	No conditions	£1,000 maximum cost of remedial works

Financial Assistance (Non HIA Pathway)

Disabled Facilities Grants

The provision of mandatory Disabled Facilities Grants (DFGs) is a statutory obligation on local authorities. St Helens Council delivers this obligation through its capital programme. There is a clear framework established that determines which applicants have a legal entitlement to mandatory Disabled Facilities Grant (detailed guidance can be found on the government website – www.gov.uk/disabled-facilities-grants). In St Helens detailed assessment of client's needs is undertaken by the Occupational Therapy Team situated within the Housing Services Section of the Council. Applicants for assistance through the DFG process can be from any tenure background and as such St Helens Council works in partnership with the main social housing providers in delivering this support.

In May 2008 the Government introduced the following changes to the delivery of DFGs:

- Raising the maximum grant limit to £30,000
- Amending the Means Test, including the 'passporting' of certain benefits
- Relaxing the ring-fence around DFG funding
- Levying property charge against owner occupied properties (maximum levy of £10,000 and only where works exceed £5,000)

In practical terms, the relaxation of the ringfence for DFG funding allows local authorities the discretion to develop a more flexible grant package to assist disabled clients whilst still benefiting from specific DFG Government funding. The Council has utilised powers available under the Regulatory Reform (Housing Assistance)(England and Wales) Order 2002 (RRO) to provide a range of discretionary grant assistance to meet the needs of disabled clients.

St Helens, like all other areas, is experiencing an increase in both the demand for assistance through the DFG process and also in the complexity of applications. This is evidenced by the increase in the number of referrals through to the Occupational Therapy Service. This is due to a number of factors including the promotion of independent living, demographic changes such as an ageing population and an increase in children's cases which are no longer means tested. This increase in demand has also led to pressures on the funding allocations to provide this service.

St Helens delivers a comprehensive service through a 'one stop shop' approach with the Occupational Therapy Team and the Home Improvement Agency and Technical service working under the same Manager to ensure liaison and co-ordination of activity (a model that is now cited as good practice). It is important the strengths of this service are built upon and enhanced to ensure that the service delivery remains consistently high.

Housing Assistance Policy

(Reviewed 2017)

Disabled Facilities Grant		
Eligibility Criteria	Conditions	Amount
<p>Needs Assessment and referral by Council Occupational Therapist confirming that work is necessary and appropriate</p> <p>Adaptation is the most satisfactory course of action subject to a 'reasonable and practicable' assessment</p> <p>Available across all tenures</p> <p>Eligible works are as set out in S 23 Housing Grants, Construction and Regeneration Act 1996</p> <p>Works commenced prior to grant approval will not be eligible (S29 HGCR Act 1996)</p>	<p>As set out in the Housing Grants, Construction and Regeneration Act 1996 Part 1. All applications to provide certificate of intended occupation</p> <p>Repayment of grant (up to maximum of £10,000) if applicant owner occupier moves within 10 years of completion date where grant provided for Extension to property.</p>	<p>Maximum of £30,000</p> <p>Subject to means test (excluding children's cases)</p>

Disabled Facilities 'Top Up' Grant

Provision of funding above the statutory Disabled Facilities Grant maximum limit (currently £30,000) is at the discretion of the Manager, Private Sector Housing Services. Financial Assistance limited to £10,000 will only be made available in exceptional cases to meet work costs exceeding the statutory maximum. An example of this is where necessary variations to work on site would increase costs above £30,000 and completion of DFG works would be compromised through client financial hardship.

Disabled Facilities ' Top Up' Grant		
Eligibility Criteria	Conditions	Amount
<p>Client eligible for Mandatory DFG as above.</p> <p>Cost of works verified by the Council's Technical Officer to be in excess of £30K</p> <p>Restricted to Owner occupiers</p>	<p>Repayment of 'top up' amount if applicant owner occupier moves within 10 years of grant completion date.</p>	<p>Maximum of £10,000</p>

Housing Assistance Policy

(Reviewed 2017)

Disabled Facilities 'Other' Assistance

Where clients are reporting hardship with regard to payment of their means tested DFG contribution and there is a risk of adaptations not proceeding, enquiries will be made with the Council's Social Care & Health Section regarding the Council's duties under the Care Act fairer charging assessment and continuing health care. This includes where a disabled person cannot raise their assessed contribution, and also those cases where the help needed goes beyond what is available through DFG, or where DFG is not available for any reason. The Council has the discretion to offer either zero rated loan or grant assistance dependent on individual case circumstances and cost of works required. In cases where grant is offered, this will be subject to repayment of the total grant amount if grant conditions regarding ownership and occupation are not met. As this type of assistance is case specific, individual decisions will be subject to prior consideration by the Director of People's Services in consultation with the Manager, Private Sector Housing Services

Disabled Facilities Grant – Shared Custody

The Housing Grant, Construction and Regeneration Act 1996 stipulates that Mandatory DFG is only available at the address which is the main residence of the disabled occupant. However, strict adherence to this approach without consideration of alternative provision would risk undermining joint custody arrangements and may deny the child the option to live with one of the parents. Discretionary funding can therefore be considered to enable adaptations at a child's secondary residence, up to a maximum work cost of £15,000, subject to eligibility criteria and available resources. Advice regarding rehousing options will be provided in cases where adaptations are estimated to be above £15,000. Specific consideration will be given where there is a risk of breakdown in care for the child. Only one secondary residence will be adapted for the child.

Disabled Facilities Grant – Shared Custody		
Eligibility Criteria	Conditions	Amount
<p>Child under 19yrs old. Shared custody agreement in place.</p> <p>Needs Assessment and referral by Council Occupational Therapist confirming that work at the secondary residence is necessary and appropriate</p> <p>Adaptation is the most satisfactory course of action subject to a 'reasonable and practicable' assessment</p> <p>Available across all tenures</p> <p>Eligible works are as set out in S 23 Housing Grants, Construction and Regeneration Act 1996</p>	<p>Property occupied by the applicant carer as their main residence until expiry of grant condition period (10 years)</p> <p>Repayment of total grant if applicant owner / occupier moves within 10 years of grant completion date.</p>	<p>Maximum of £15,000</p> <p>Non means tested</p> <p>Funding available to adapt one secondary residence only.</p>

Housing Assistance Policy

(Reviewed 2017)

Fast Track Disabled Facilities Grants

In October 2008 and in accordance with RRO, the Council introduced a 'fast track' DFG application process for all cases not exceeding £2,000. Under the fast track system applicants are not means tested. The Council can also use its discretion to process applications with a lesser burden of proof than would be required with the mandatory DFG regime. Small value grants are therefore processed across all tenures in a more timely manner, allowing improved staff management of cases.

Following the successful introduction of the small value fast track DFGs, and in consultation with the larger Registered Social Housing Providers (RPs) operating within the Borough, on 1 April 2009 the Council introduced Fast Track DFGs for the tenants of all partnership Housing Associations, irrespective of grant value. This has eliminated the need for intrusive means testing procedures in a situation where the landlord would effectively fund any tenant contribution. This process has resulted in effective partnerships with the major social landlords of the Borough to the advantage of their tenants, leading to significant reduction in timescales for grant approval whilst maximising available funding for adaptations through agreed RP financial contributions.

Fast Track DFG		
Eligibility Criteria	Conditions	Amount
Client eligible for Mandatory DFG, as assessed by Council Occupational Therapist Estimated cost of works £2,000 or less. Property owned by partnership Housing Association and agreement in place to fund 50% grant cost.	Application assessed using Council's Agency Service	Maximum £30,000 if owned by partnership Housing Association. Estimated cost of works £2,000 or less if owner occupied or private rented.

Disabled Facilities Relocation/Support Assistance

The relaxing of the DFG funding ring fence also allows for greater flexibility of provision in meeting customer needs. It enables the Council to use specific DFG funding for wider purposes which may be more appropriate to meet individual needs than conventional DFG arrangements, i.e. to support purchase of alternative accommodation or associated relocation costs. It is therefore proposed that where it is considered that adaptation through mandatory DFG is not possible and / or does not provide a value for money solution and/or is not reasonably practical, as an alternative a financial package can be developed to deal with the specific needs of clients on a case by case basis, up to a maximum of £10,000 and subject to approval by the Director of People's Services, in consultation with the Manager, Private Sector Housing Services.

Housing Assistance Policy

(Reviewed 2017)

In cases where the client requires additional space or more conveniently located facilities, a suitably adapted property may already exist. Prior to the DFG process, a client's re-housing options are to be explored fully with key Registered Providers in the Borough to make best use of previously adapted or more readily adaptable properties.

DFG Relocation / Support Assistance		
Eligibility Criteria	Conditions	Amount
<p>Client eligible for Mandatory DFG, as assessed by Council Occupational Therapist</p> <p>EITHER property cannot be adapted (fails reasonable and practical assessment) OR the cost of adaptation is judged on assessment to be in excess of the cost of relocation grant plus estimated adaptation cost of the replacement property</p>	<p>Application assessed using Council's Agency Service</p> <p>Repayment of grant if applicant moves / sells replacement property within 10 years of acquisition date</p>	<p>Maximum £10,000. Grant amount dependent on individual circumstances of each case.</p> <p>Subject to financial assessment.</p>

Emergency Adaptations – Non Grant Provision

Subject to available budget / specific funding streams, the Council has discretion to offer small scale adaptations without recourse to the Disabled Facilities Grant application process. These cases will be identified by the Council's Occupational Therapy service on a case by case basis and will support hospital discharge and / or end of life care. Whilst provision will be direct from the Council without grant assistance, the type of adaptation supplied will, in the main, be recyclable lifts, hoists and / or ramps

Emergency Adaptations – Non Grant Provision		
Eligibility Criteria	Conditions	Amount
<p>Client eligible for Mandatory DFG, as assessed by Council Occupational Therapist.</p> <p>Client circumstances and adaptation needs meet criteria for hospital discharge / end of life assistance.</p> <p>Not applicable to tenants in cases where landlord permission for works is required.</p>	<p>Eligibility assessed by OT and Manager / Assistant Manager Private Housing.</p> <p>No grant condition.</p> <p>Client required to sign recycling / maintenance agreement as necessary.</p>	<p>No prescribed maximum, however, provision is focused on recyclable adaptations such as lifts, hoists and removable ramps.</p>

Housing Assistance Policy

(Reviewed 2017)

Empty Homes Assistance

The Council will seek to maximise external and private sector funding which may become available to bring vacant properties back into occupation. An example of this may be the provision of a Council loan or grant scheme for the refurbishment of vacant property on the condition that owners enters into a management leasing arrangement with a partnership Housing Association. The extent and conditions of any empty homes assistance scheme will be subject to approval by the Director of People's Services and will have regard to the availability of the Council's Capital funding, Government grant and other match funding together with Empty Property Strategy objectives.

Housing Assistance Policy

(Reviewed 2017)

Private Landlord And Empty Property Services

A major challenge highlighted by the 2013 St Helens Stock Model Survey is the state of the private rented sector in the Borough, highlighting significantly high levels of disrepair (36% of PRS households) and deprivation (48% PRS households are on a low income). This is a stark contrast to the improvements in the social rented sector which have resulted in less than 1% of the Borough's social housing stock being in disrepair. St Helens' private rented sector appears to be concentrated in the poor quality housing stock (most notably the pre 1930 terraced housing market). There are wider concerns relating to the management of the private rented sector as the profile of local landlords indicates that many are amateur landlords with small numbers of properties and that there are few professional organisations with large portfolios. All of these factors have informed the Council's Private Rented Sector Strategy.

Health improvement and prevention of avoidable poor health and accidents within the home environment irrespective of tenure is a priority. Private rented and social tenants within St Helens Borough are able to access a range of services in the same way as an owner-occupier however landlords would be expected to meet their statutory duties in all cases.

Landlord Forum

There have been some positive measures taken in relation to the private rented sector, most notably the establishment of a successful Landlords Forum where the Council has looked to strengthen its engagement with landlords and also looked at how it can work effectively to raise the standards of rented accommodation.

Landlord & Tenant Liaison

Management within the private rented sector as a whole is a key issue. Increased communication with landlords, tenants and other neighbourhood stakeholders has identified a major issue within the sector concerning the ability and reluctance of some landlords to manage anti social behaviour of their tenants. Work to address this issue is supported by the Council's Landlord and Tenant Liaison Officer who works in close partnership with a range of agencies and provides a central point of contact in order to coordinate an effective response. This multi agency approach has supported landlords through problematic tenancy issues including eviction processes and antisocial behaviour closure orders.

Housing Enforcement

Enforcement activity is always an action of the last resort in relation to raising housing standards – however, it remains an important part of the toolkit of measures available. Where the local authority has a duty to take enforcement action in respect of substandard housing, that duty will be fulfilled in accordance with the processes set out in the Council's Private Rented Sector Strategy and Housing Enforcement Policy.

HMO Licensing

One of the key actions within the new toolkit of measures emerging from the Housing Act 2004 was around the mandatory licensing of higher risk Houses in Multiple Occupation (HMOs). The Council has an ongoing programme to identify, inspect and licence all three-storey properties subject to mandatory licensing requirements.

Housing Assistance Policy

(Reviewed 2017)

Empty Properties

The Empty Property Strategy sets out the Council's response to tackling empty homes within the Borough. The Strategy is intelligence lead and aims to address issues arising with long term vacant properties and to bring about the return to use of properties particularly in areas where there is identified housing need. A priority system is used to determine properties for further enforcement action.

Exceptions Statement

This Policy has aimed to set out the key policy issues and the Council's intent in relation to future private sector activity. Whilst this Policy has endeavoured to be comprehensive in its scope and coverage, exceptional circumstances may arise in which discretion is required. In these cases, the Director of People's Services will use their judgement in keeping with the principles of the Policy to make decisions on issues which fall outside the direction of this policy.

Efficiency and Value For Money

St Helens Council is committed to ensuring that all its direct service provision meets robust quality and value for money standards. The development of the Council's Home Improvement Agency followed detailed assessment of alternative provision and a cost / benefit analysis of services provided.

The Private Housing Services team also regularly review and monitor services to ascertain the actual activity costs and services benefits. This allows for benchmarking of services with other local authorities and allows transparency of the true service costs and revenue implications of the delivery of these services. The Council's fees and charges to support housing services are reviewed annually and available via the Council's website.

Working in partnership with other agencies to deliver services is another mechanism by which we ensure value for money as well as added value for customers. Examples of this are the additional services that can be accessed for our clients through the Home Improvement Agency and the partnership working with all major social housing providers operating within the Borough which has allowed the maximisation of grant funding for DFGs and demonstrates the added value gained when working in partnership on shared objectives.

The Affordable Warmth Unit Insulation and boiler replacement schemes also demonstrate value for money, not only measured against external funding secured but also by linking with any available Government grants in order to maximise outputs. Securing external funding for energy efficiency measures is an integral function within the AWU remit.

We also have a solid record in promoting good procurement practices through our quotation processes carried out as part of the Agency Services on behalf of householders..

Housing Assistance Policy

(Reviewed 2017)

Monitoring / Evaluation of Policy

Customer Satisfaction and Complaints

We aim to provide the highest possible levels of customer satisfaction and to ensure of this all clients are requested to complete an evaluation form. These forms are collated, assessed and used to inform future service improvements.

Disputes with regard to the outcome of the HIA assessment for financial assistance should in the first instance be made in writing to the Manager, Private Sector Housing Services for further consideration.

Complaints regarding any aspect of the Policy will be dealt with in accordance with the Corporate Complaints Procedure. Further details on this can be found at www.sthelens.gov.uk or on request.

Regular Review

There will be an annual review of this Policy and ongoing monitoring of working procedures and customer service targets to ensure that the policy remains responsive to the needs of customers, the local housing market and national and regional housing agendas.

The Home Improvement Agency Advisory Group has been set up to monitor and refine the works undertaken by the HIA to ensure probity through scrutiny.

The recommendations arising from the Health Impact Assessment of this policy will be considered with actions incorporated within the Home Improvement Agency Business Plan as appropriate.

Housing Assistance Policy

(Reviewed 2017)

Technical Appendices

Appendix 1	Health Profile / Needs
Appendix 2	Health Impact Assessment - Recommendations
Appendix 3	Application for Housing Assistance
Appendix 4	Housing Assistance Conditions
Appendix 5	Policy for waiving or reducing repayment of Housing Assistance
Appendix 6	Conditions in Respect of Certificates of Occupation
Appendix 7	Equality Impact Assessment
Appendix 8	HIA Service Standards
Appendix 9	HIA Advisory Group Terms of Reference

Housing Assistance Policy

(Reviewed 2017)

Appendix 1 Health Profile / Needs

Limiting Long term illness - Census data

The following table shows the proportion of people with a LLTI and the proportion of households where at least one person has a LLTI. The data suggests that across St Helens some 43.8% of households contain someone with a LLTI. This figure is higher than the equivalent figure for both the sub-region and region and significantly higher than the national average. The figures for the population with a LLTI again show a higher proportion when compared with sub-regional, regional and national figures (an estimated 23.6% of the population of the population of St Helens have a LLTI).

Area	Households containing someone With LLTI		Population with LLTI	
	%	Number	%	Number
St Helens	43.8%	31,870	23.6%	41,665
Mid-Mersey	39.3%	78,056	20.8%	101,282
North West	38.4%	1,079,168	20.7%	1,394,609
England	33.6%	6,862,037	17.9%	8,809,194

It is likely that the age profile of the area will heavily impact upon the numbers of people with a LLTI, as older people tend to be more likely to have a LLTI. For example whilst only 6.3% of the population is aged 75 or over, some 18.5% of all people with a LLTI are in this age group.

There are 12 wards within St Helens where more than 40% of households contain someone with a limiting long-term illness. Levels are highest at over 47% in Parr, Town Centre, Thatto Heath, Moss Bank and Bold wards in St Helens.

In St Helens 23% of the Borough's population has a LLTI.

Households with support needs

Category	Number of Household's	%of all households
Wheelchair user	3,238	4.3%
Walking difficulty (Not in wheelchair)	12,296	16.3%
Other physical Disability	7,014	9.3%
LLTI	7,213	9.5%

The household survey data shows that support needs households are more likely to contain older persons. It is estimated that 38.5% of all support needs households contain only older people.

Households with support needs are more likely to be living in the Social Rented sector. Some 51.2% of households living in Social Rented housing contain a support needs member. Support needs households are nearly three times as likely to be living in unsuitable housing, as non-support needs households. Some 12.5% of all support needs households are living in unsuitable housing, which compares with 7.2% of all households and only 4.7% of all non-support needs households.

Housing Assistance Policy

(Reviewed 2017)

Appendix 2

Health Impact Assessment of St Helens MBC Housing Assistance Policy 2011

Recommendations

The following recommendations have been made during discussions at the HIA screening session. They reflect an emphasis on partnership working and innovation to maximise the positive impacts, reduce the negative impacts and maximise the outcomes which the available resources can deliver.

General

1. The Health and Wellbeing Board provides ideal opportunities for a more integrated discussion about housing as part of health and social care commissioning. St Helens MBC and PCT should support the inclusion of these discussions as the board develops.

Healthy beginnings for children

2. Need to reflect the health impacts that housing has on children and the assistance that may be needed by families living in poverty.
3. The education projects offer an opportunity to raise awareness of the issues of fuel poverty and action that can be taken to reduce at an early age with children encouraged to take home what they have learnt. The links with the dementia project to encourage children to look out for elderly relatives is a valuable approach.
4. Undertake an analysis of child obesity in relation to access to green space.
5. The policy should recognise the importance of offering advice and support to young people entering the housing market.

Personal supportive networks and feeling of control over lives

6. Care needs to be taken that decisions around Assistive Technology and made with people and not done to them. It should not replace personal contact which is important in reducing social isolation.
7. Advice and support should be available for those who can pay for housing improvements and Assistive technology to ensure they can make the best choices within the open market.

Health related or risk taking behaviour

8. It should be recognised that both secure tenure and good quality housing can improve people's ability to comply with medication regimes (by reducing cumulative stress of poor housing) and support healthier behaviours.
9. Schemes to support those with health conditions known to be impacted by housing conditions, such as Supported Discharge and re-ablement schemes, need to take into account individuals housing needs as part of their package of care.
10. Need to consider ways of incorporating a more preventative focus within the policy
11. The policy needs to have JSNA & health facts and figures updated. This report should be used to do this together with support from the Public Health team as necessary.

Housing Assistance Policy

(Reviewed 2017)

The provision of quality housing

12. Ways of measuring and monitoring the health impacts of housing improvements needs to be addressed. Links should be made with public health to investigate this.

13. An annual report evaluating the Housing Assistance Policy should be produced which includes case studies and other ways of measuring the impact of the policy. This should be presented to both the Communities and Neighbourhoods Partnership and the Health & Wellbeing Board as well as communicated to key stakeholders.

14. Analysis of the health and healthcare costs of fuel poverty should be undertaken by the PCTs Public Health team supported by St Helens MBC.

Natural environment

15. Ways of addressing the issue of support with gardening should be investigated e.g. partnerships with local schools, garden centres and volunteer schemes.

Health Inequalities

16. Simplify grants criteria and process so access to different services is clearly linked to those with greatest health needs.

17. There should be further and on-going consultation on the work of the Home Improvement Agency. This should include feedback from previous recipients of the agencies services and consider wider consultation e.g. through St Helens LinkS.

Housing Assistance Policy

(Reviewed 2017)

Appendix 3

APPLICATIONS FOR HOUSING ASSISTANCE

All applications for assistance shall in the first instance be made to the Council's Private Sector Housing Services, Ground Floor Town Hall, Victoria Square, St.Helens WA10 1HP. Telephone 01744 676555, or email homeimprovementagency@sthelens.gov.uk. Applicants will be required to obtain and submit a Housing Assistance Enquiry Form. These enquiry forms will be processed within the appropriate Departmental Standards. Except in the case of Disabled Facilities Grants, applications for assistance will not be entertained from Registered Social Landlords, their tenants or tenants of privately rented accommodation.

All initial enquiries will be processed having regard to the policies set out in this document. This may involve an examination of the applicant's status in respect of the priority groups and the qualifying criteria for financial assistance. It will involve an inspection of the relevant property.

Where it is determined through the Council's Home Improvement Agency Assessment process that financial assistance is not available or appropriate, the Council will advise the enquirer accordingly and offer other Agency services as appropriate and / or signpost them to other partner agencies.

Where it is determined that financial assistance may be available, the enquirer will be advised accordingly and will be invited to submit a formal application for financial assistance. A formal application for financial assistance will comprise the following documentation:

- Fully completed application form/s provided by the Council;
- Signed Agency Agreement Form
- Appropriate Certificate of Future Occupation (see Appendix 6 for Certificates and conditions in respect of future occupation);

Housing Assistance Policy

(Reviewed 2017)

- A Certificate of Title and for loan purposes a copy of the Land Registry entry, which confirms ownership interest;
- Minimum of two itemised, priced list of work or specifications. The Council can assist with this provision through the Agency process;
- Any appropriate building plans or drawings;
- Such information or evidence relating to the persons financial circumstances as the Council may reasonably require enabling them to determine the application for housing assistance.

(Please note that loan assistance is dependant upon third party agreement, where restrictions have been recorded with the Land Registry. In addition, the signed agreement of all occupiers, aged 18 years or more, and all other registered interests will be required.)

When the application has been determined, the Council will make a formal offer of assistance. Acceptance of the offer must be confirmed by the applicant. Preliminary and ancillary fees and charges associated with the provision of financial assistance will be considered as eligible for assistance. These fees and charges are as follows:

- In-house grant agency services (pre-inspection, assisting with applications, producing specifications of works, drawings and inviting tenders). Remaining with homeowners will be the appointment of a contractor;
- Private Architects and Surveyors or home improvement agencies with recognised qualifications and experience;
- Loan administration costs including independent financial advice.

The Council will have available for applicants a list of contractors that are willing to undertake the type of work that is likely to be covered by this document. All contractors are included in the Council's Standing List of Approved Contractors. The Council does not necessarily recommend these contractors and the list is provided for information only. Applicants may seek quotations from other building contractors, but it should be noted that only work completed to a good standard would be recommended for payment.

Housing Assistance Policy

(Reviewed 2017)

Payment of housing financial assistance will normally be on full completion of works, with the discretion to make interim payments for actual work undertaken resting with the Council. To safeguard against fraud, payments will normally be direct to the contractor; however, the Council reserves the right to make payment to the applicant in certain circumstances.

General Conditions are attached to all approvals.

Any grant will be registered as a local land charge whilst any loan will be secured through H.M. Land Registry. Removing or reducing the priority of the charge will only be undertaken in exceptional circumstances.

Successive applications for financial assistance at the same property or by a household will not normally be considered.

Housing Assistance Policy

(Reviewed 2017)

Appendix 4

THE REGULATORY REFORM HOUSING ASSISTANCE ORDER

HOUSING ASSISTANCE CONDITIONS

1. It is a condition of payment of every Housing Assistance Grant and/or Loan that the eligible works are commenced within 4 months and completed within 6 months of the date of formal approval of the application concerned, or such other period as the Council may allow. If the applicant requires additional time, a request must be made in writing to the Council within the relevant specified timescales. Failure to do so may result in the grant approval being discontinued.
2. It is a condition of payment that the eligible works are carried out in accordance with the Specification or List of Works provided by the Urban Regeneration and Housing Department.
3. The payment of assistance or part of any assistance will be conditional on the eligible works being carried out to the satisfaction of the Council and the Council being provided with an acceptable invoice, demand or receipt for payment of the works and any preliminary or ancillary services or charges.
4. Unless the Council direct otherwise, the eligible works must be carried out by a contractor whose estimate accompanied the application or, where two or more estimates were submitted, by one of those contractors.
5. It is a condition of assistance that the applicant takes reasonable steps to pursue any relevant insurance or legal claim and to repay the housing assistance, so far as appropriate, out of the proceeds of such a claim.

The claim to which this section applies are:

- a) an insurance claim or legal claim against another person, in respect of damages to the premises to which the housing assistance relates, or
- b) a legal claim for damages in which the cost of the works to premises to which housing assistance relates is part of the claim.

Housing Assistance Policy

(Reviewed 2017)

A claim is a relevant claim to the extent that the works to make good damage mentioned in paragraph (a), or the cost of which is claimed, as mentioned in paragraph (b), are works to which housing assistance relates.

6. It is a condition of assistance that at any time within the housing assistance condition period the Council serve notice on the owner of the house requiring him to do so, she/he will, within 21 days beginning with the date on which the notice was served, furnish to the Council a statement showing how the condition of occupancy/letting is being fulfilled.
7. It is a condition of housing assistance that the applicant shall forthwith notify the Council of his/her intention to make a relevant disposal of any dwelling, building or house in multiple occupation with respect to which there is in force, as a housing assistance condition and shall furnish to the Council any information reasonably requested by them in connection with such notification.
8. It is a condition of housing assistance that the owner of a dwelling on which there is in force an owner occupiers condition shall forthwith notify the Council of his/her intention to make the property available for letting to a third party, and shall furnish to the Council any information reasonably requested by them in connection with such notification.
9. It is a condition of housing assistance that the Council may require the applicant to:
 - a) provide the Council with information to enable them to determine the energy performance of the dwelling to which the housing assistance relates, and
 - b) consider such advice as the Council considers practical, cost effective and likely to result in significant improvement in the energy efficiency of the property.
10. It is a condition of housing assistance that where the applicant has an insurable interest in the property, he/she shall arrange and maintain in effect adequate insurance for the property, subject to and with the benefit of the completed works, throughout the housing assistance condition period.
11. It is a condition of housing assistance that where the applicant has a duty or power to carry out works of repair to the house that has benefited from assistance, he/she shall ensure that, to the extent that their duty or power allows, the property meets the

Housing Assistance Policy

(Reviewed 2017)

minimum statutory standard for housing throughout the housing assistance condition period.

12. In the event of breach of any of the conditions set out in paragraphs 1 to 10 above, the Council may demand repayment from the applicant of a sum equal to the amount of housing assistance paid.
13. These conditions relate only to housing assistance approval and does not imply the Council's approval to any other consents which may be required (such as planning permission or Building Regulation consent). It is your responsibility to obtain such other consents.
14. These conditions may only be varied or revoked by the Council with the consent of the person provided with assistance.

Note

“Housing Assistance” means any assistance provided by the Council under Article 3 of the Regulatory Reform (Housing Assistance) Order 2002, and is specific to housing assistance or the Council's own loan product.

“Housing Assistance Condition Period” means the period of 3 years beginning with the certified date, unless otherwise directed by the Council.

“Certified Date” means that date certified by the Council as the date which the execution of the eligible works is completed to their satisfaction.

Housing Assistance Policy

(Reviewed 2017)

Appendix 5

POLICY FOR WAIVING OR REDUCING REPAYMENT OF HOUSING ASSISTANCE

There will be no waiver of loan assistance.

This process will deal with any request for waiving or reducing the repayment of the grant element of Housing Assistance.

Any request should be made in writing prior to any circumstances which may result in a breach of conditions and be addressed to the Manager, Private Sector Housing Services, Town Hall, Corporation Street, St.Helens WA10 1HP.

The Manager may request for additional supporting documentation to be provided by the applicant. Subject to the speedy supply of such documentation a decision will normally be made within 1 calendar month. Any person aggrieved with the decision should use the Council's formal complaints procedure.

Criteria for Waiving or Reducing Repayment of Housing Financial Assistance

1. **Disposal Proceeds** – A disposal of premises to which an application for grant relates where the disposal proceeds (after deduction of any relevant amount) are less than the amount of grant which a relevant person (apart from this consent) would be liable to repay. In this paragraph “relevant amount” means
 - (a) the amount of any expenses incurred by the relevant person in connection with the disposal;
 - (b) the amount of any advance secured by a charge on the premises which has been repaid by the relevant person.
2. **Disposal to Local Authority or RP** – A disposal made to a Local Authority or to a Registered Social Housing Provider.
3. **Inheritance** – A disposal by a relevant person of premises to which an application for housing assistance grant relates where those premises were vested in that person as a person taking under a will or on an intestacy and where the premises continue to be occupied by a person or persons resident at the certified date.

Appendix 6

CONDITIONS IN RESPECT OF CERTIFICATES OF OCCUPATION

Availability for Letting

In a case where a Certificate of Intended Letting accompanies the application:

1. It is a condition of the assistance that, throughout the grant condition period (that is three years beginning with the date on which the Council certifies the eligible works to have been completed to their satisfaction, or as may be imposed by the Council) the dwelling will be let or available for letting as a residence, and not for a holiday, on a tenancy which is not a long tenancy (except in the case of a Disabled Facilities Grant), by the owner for the time being of the dwelling, to a person who is not connected with him (generally speaking, this means not a member of the family).
2. It is also a condition of the grant that the Council may, by written notice, require the owner to provide, within 21 days, a statement showing how the property is occupied.
3. The grant conditions remain in force throughout the three-year period and are binding, not only on the person who provides the Certificate but also on any subsequent owner of the dwelling (except for a Housing Authority or a Registered Social Landlord).
4. In the event of a breach of the grant conditions, the Council may demand the repayment of the grant with interest, but they do have the discretion either not to demand repayment, or to require payment of less than the full amount where any relevant criteria are substantially met.
5. It is a further condition of the grant that if, either after any instalment of grant has been paid and before the certified date, or during the grant condition period, as the case may be, an owner makes a disposal, of the whole or any part of the premises to which the application applied, he is obliged to repay to the Council on demand the entire amount of the grant. An owner is required to notify the Council forthwith in writing of his intention to make a disposal and to give the Council any information reasonably requested by them in connection.

Owner-Occupation –

In a case where a Certificate of Owner-Occupation accompanies the application:

1. It is a condition of the grant that throughout the grant condition period the dwelling is occupied in accordance with the intention stated in the Certificate of Owner-Occupation. This is binding on any person who is, for the time being, the owner of the dwelling. If the condition is breached, the Council may demand the repayment of the grant in full, with interest.
2. It is also a condition of the grant that the Council may by written notice require the owner to provide, within 21 days, a statement showing how the above condition is being fulfilled.
3. It is also a condition of the grant that, where an owner makes a disposal of the dwelling, within the grant condition period, he will be required to repay the grant to the Council on demand. This condition remains in force for the whole of the grant condition period and is binding not only on a person who gives the certificate, but also on any subsequent owner. An owner is required to notify the Council forthwith in writing of his intention to make a disposal and to give the Council any information reasonably requested by them in that connection.
4. The Council may decide not to make any demand for repayment in a case where they are satisfied that any of the criteria set out in the Council's Policy for Waiving or Reducing repayment of Housing Assistance are substantially met.

Appendix 7

EQUALITY IMPACT ASSESSMENT OF RELEVANT POLICIES, DECISIONS OR FUNCTIONS

1. **Title of Policy:** Housing Assistance Policy
Service: Private Sector Housing Initiatives
Department: Urban Regeneration and Housing
Responsible Officer: Lee Norman
Contact Number: 01744 676230
Date Completed: 18 November 2011

Aims:

The Private Sector Housing Assistance Policy aims to comprehensively address how St Helens Council will lead and support the improvement of private sector housing and reduction of housing related health hazards. This document is a statement of intent, setting out our direction and aims / objectives to ensure that we support householders to improve their living conditions and to reduce health inequalities that are a consequence of poor housing conditions.

KEY PRIORITIES:

- To establish new linkages with the third sector to maximize the services offered by organizations within this sector
- To improve the health outcomes of vulnerable people living in sub-standard housing
- Contribute to preventing avoidable poor health and accidents arising in houses occupied by vulnerable people
- Reduce the number of homes that fail to meet the minimum statutory standard for housing
- Introduce and further develop the Home Improvement Agency Financial assessment process to ensure equitable delivery of services to vulnerable clients
- Use the Housing Health and Safety Rating System to address health inequalities
- Achieve consistently high levels of customer satisfaction in relation to performance
- Address issues of fuel poverty and to improve performance against Carbon targets
- To support the overarching agenda of personalization and promoting independent living for vulnerable residents
- To further develop and strengthen linkages between housing, health and social care partnerships and the wider community safety agenda
- To remain flexible and responsive to any changing national policy and delivery issues in relation to energy efficiency and 'hard to treat' housing
- To maximize access to the service in order to deliver the key priorities listed above

2. **Impact Assessment**

	Issue	How will this be taken into account	Action	Who / When
General Issues	Consultation / Client engagement	Consultation with client and potential user groups regarding financial support and other agency services. Health Impact Assessment includes for engagement with range of client groups Introduction / development /	Outcomes from previous consultation fed into policy Health Impact Assessment	October 2011 December 2011

	Issue	How will this be taken into account	Action	Who / When
		adjustment of further services following ongoing client engagement and feedback		
	Scope of the Policy	Home Improvement Agency services cover all tenures and ages with guidance and advice available to all residents in the Borough. Intervention services are targeted to the most vulnerable households, i.e. disability / age. All restrictions are based on and justified by statutory duties or priorities identified within the St Helens Plan and Housing Strategy, Housing Stock Condition Survey. The priority hazards of excess cold, falls, Fire/CO2 and Access By Intruders have been identified as requiring priority intervention following analysis of Stock Condition Survey	N/a	
	Marketing	Service information targeted at customer groups, i.e. older people groups, disability networks, carers. Use is made of the community networks and networks developed by other agencies operating service to the same customer groups, i.e. churches, GP surgeries. Further development required to target commissioning organisations in order to maintain / further develop services	Housing representation on Health and Wellbeing Board. Commencement of information provision to GP commissioning bodies	Manager, Private Sector housing
	Service Information	Service provision information periodically reviewed and updated to ensure maximum take up / participation in specific schemes. All documents produced to have information about translation and interpretation	Council website updated to include current policy and service provision	Housing & HIA Support services Manager
	Financial Products	There is a range of financial products designed to provide flexible options to meet the varied needs of clients. This includes statutory grants, and discretionary loans, grants and emergency funding specifically targeted towards	N/a	

	Issue	How will this be taken into account	Action	Who / When
		meeting the housing/health needs of vulnerable clients. A wide range of non financial assistance / support can also be accessed by those who do not qualify for financial assistance		
	Monitoring	Service take up and performance data monitored by Flare database. Client profile including age and ethnicity recorded.	Further development of database to record health outcomes resulting from interventions	Housing &HIA Support services Manager
	Functions covered by the Policy	The following functions linked to the policy have had individual impact assessments <ul style="list-style-type: none"> • Handyperson Service • Private Rented Sector • Adaptations and Structural Minors • Careline • Energy Efficiency • Financial Products • OT Service 	N/a	
EQUALITY - What impact (positive or negative) might this proposal or function have on the following strands				
Ethnicity and Travellers	National deprivation stats show that BME are more likely to live in substandard housing	Statistically valid sample not possible given size of population. However, services targeted at worst housing conditions will indirectly target this. The service will build on links to the BME community such as PCT BME Community Development workers and CEN.	N/a	
Disability and Carers	Functions covered by policy	All functions help support disabled people and their carers and families to continue to live independently i.e. Disabled Facilities Grants, Handyperson services, Dementia Links, Assistive Technology and provision of targeted advice and financial assistance	N/a	
Religion and belief	Access to loan products	Under Islamic Sharia Law religions, access to loans where interest is paid is not acceptable. The loan product available under this policy is compliant with the requirements of Sharia Law.	N/a	
Age (older,	Functions	All functions under the policy	N/a	

	Issue	How will this be taken into account	Action	Who / When
younger etc)	covered by policy	help to support older people and their carers to continue to live independently and to access the services they need to reduce risk to health. HIA services specifically targeted at the elderly vulnerable client group		
Cohesion and Wellbeing	Functions covered by the policy	Services specifically designed to assist clients to remain in their own homes, thus contributing to community cohesion and maintenance of physical and mental wellbeing	N/a	
Socio-Econ. Deprivation	Functions covered by the policy	HIA financial assessment targets services clients in greatest financial need. The House Condition Survey confirmed households with the lowest incomes more likely to live in poor quality, substandard housing. The zero rate loan product is repayable on sale of property therefore mitigating financial pressure of repayment	N/a	
HEALTH - What contribution does this activity make to the following? Will the proposal or function help to meet issues identified in the Joint Strategic Needs Assessment?				
Improve living conditions	Functions covered by policy	All interventions are directed towards improving living conditions and to reducing the risk to health from housing related hazards. Houses inspected using the statutory Housing Health and Safety Rating System, which assesses the health outcome of 29 key hazards. Hazards relating to falls and Excess Cold are the main cause of sub standard housing, both nationally and in St Helens. A number of services directly target removal of these hazards, i.e. Affordable Warmth measures, Handyperson and Assistive Technology services, Emergency Fund.	N/a	
Liveable environment	Functions covered by policy	Services targeted to reduce the number of homes that fail to meet the minimum statutory standard for housing. Services assist clients to maintain their own homes and reduce likelihood	N/a	

	Issue	How will this be taken into account	Action	Who / When
		of hazards occurring, thus preventing client stress and anxiety whilst enhancing liveability. For example, the Dementia Links service often provides low cost interventions and advice which can be essential to maintaining the clients liveable environment		
Improve access to public services	Functions covered by policy	Referrals to and from a variety of agencies maximise client access to a wide range of service. The HIA acts as a hub for housing related referrals and will link the client to numerous services, both internal and external from the Council.	Ongoing promotion and development of networks between housing services and other agencies	Manager, Private Sector Housing
SUSTAINABILITY - What contribution does this activity make to				
Energy Consumption	Functions covered by policy	Achieving energy efficiency is a key priority within this policy. Excess cold/ poor thermal performance accounts for the majority of houses failing the statutory minimum housing standards and is associated with high incidence of ill health / excess winter deaths. All interventions targeted towards assisting clients to improve the energy efficiency of their homes, thereby reducing energy consumption	N/a	
The Local "Low Carbon" Economy	Functions covered by policy	As above. The Affordable Warmth Unit has close working partnerships with Social Housing Providers and Fuel Providers in order to maximise and promote energy awareness / scheme participation across all tenures.	N/a	

3. Indirect discrimination

Are there any rules or requirements in the policy / decision that:

- a Can be met by a considerably smaller proportion of people from a particular section of the community?
- b Is to the disadvantage of that group?
- c Cannot be justified by the aims and importance of the policy?

If all three conditions apply then there may be evidence of indirect discrimination.

No

Appendix 8

ST HELENS HOME IMPROVEMENT AGENCY SERVICE STANDARDS

St Helens Home Improvement Agency is a not for profit organisation run by St Helens Council. Our aim is to provide guidance and assistance to vulnerable homeowners and private sector tenants who are older, disabled or on a low income to repair, improve, maintain or adapt their homes, thus helping them to continue living independently in comfort and safety in their own home. The Home Improvement Agency provides a range of services depending on individual needs.

St Helens Council is committed to providing high quality, accessible and responsive services to all our customers. Our staff will always deal with you and your housing needs in a professional manner. We believe that every one of our customers is important and should be treated equally. This charter outlines the key standards the Home Improvement Agency are working to deliver and what you can expect from us. Our performance against these standards will be monitored and reported upon to enable us to make improvements where required.

Our staff will always:

- Be polite, courteous and professional.
- Be sensitive to individual needs and requirements.
- Respect your confidentiality.
- Provide clear information about our services in appropriate formats.
- Provide an interpreter if required.
- Seek your feedback on the services we provide and act on it where we can.
- Respond positively to your comments or complaints.
- Monitor our performance and tell you how we are doing.

When you contact us:

- We will aim to answer all calls within 30 seconds.
- We will give our name and service area when answering your calls.
- We will respond to voicemail messages by the close of the following working day.
- We will acknowledge e-mail enquiries within one working day.
- We will respond to written correspondence (including e-mails) within 10 working days.
- We will write in plain English and not use jargon.

When we visit you:

- We will endeavour to arrive at your home within 10 minutes of the prearranged time.
- All staff will display an identity badge.

What we expect you to do:

- Treat staff with respect.
- Be available at the mutually agreed visit time arranged.
- To notify us immediately of any change in your circumstances which could affect your application.

To respond to requests for information or documentation within the timescales requested.

To act upon advice given.

COMPLAINTS

The Council is always keen to improve services and to respond to any concerns regarding our behaviour towards customers. Should anyone receive treatment from representatives of the Council that does not meet the standards above, a complaint can be made to any member of staff.

Any complaint will be handled under our Corporate complaints Procedure which is available via the Council website, or in any Council reception or access points.

Alternately, if you feel that you have received an excellent service and wish to express this, your comments would be most welcome.

Appendix 9

HIA Advisory Group Terms Of Reference

Aim

- The aim of this group, which is separate from Council, but with access to officers, provides a forum, which allows the private, voluntary, and community sectors to discuss issues related to home improvements and advise the Council accordingly.

Purpose

- To provide a working forum to co-ordinate support relating to the Council's Home Improvement Agency.
- To provide independent oversight of the development of services for vulnerable households.
- To identify under-development to the St. Helens work plan relating to home improvements and seek solutions to support further advancement of services.

Work Areas

- Help to develop support networks and resources to assist in independent living.
- Help identify and raise awareness about opportunities and initiatives relating to improving housing conditions
- Help to share experiences and promote good practice in all matters relating to the above.

Responsibilities

- To evaluate the progress and assist in target setting when needed.
- To deliberate, evaluate and respond to consultation.

Membership

- Consists of a Chair and up to 10 members including a Deputy Chair who is drawn from, but not limited to, industry, consumer groups, statutory services, voluntary sector and academics who are able to draw the links between their specialism and housing.
- The Deputy Chair presides at meetings in the absence of the Chair.
- Members hold office for an initial period not exceeding four years.

Frequency of Meeting

- As required to progress work and meet deadlines with a minimum of four meetings per year.

UPDATED 10.10.14